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Fill in this information to identify your case:		
United States Bankruptcy Court for the:		
NORTHERN DISTRICT OF ILLINOIS	_	
Case number (if known)	_ Chapter you are filing under:	
	Chapter 7	
	☐ Chapter 11	
	☐ Chapter 12	
	☐ Chapter 13	Check if this an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a *joint case*—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses *Debtor 1* and *Debtor 2* to distinguish between them. In joint cases, one of the spouses must report information as *Debtor 1* and the other as *Debtor 2*. The same person must be *Debtor 1* in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pai	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	You	r full name		
	your	e the name that is on government-issued are identification (for	Wilma First name	First name
	licer	mple, your driver's use or passport).	Middle name	Middle name
	iden	g your picture tification to your ting with the trustee.	Last name and Suffix (Sr., Jr., II, III)	Last name and Suffix (Sr., Jr., II, III)
2.		other names you have d in the last 8 years		
		ide your married or den names.		
3.	you num Indi	y the last 4 digits of r Social Security aber or federal vidual Taxpayer tification number	xxx-xx-5369	

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Debtor 1 Wilma Logan

Case number (if known)

4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
		■ I have not used any business name or EINs.	☐ I have not used any business name or EINs.	
	Include trade names and doing business as names	Business name(s)	Business name(s)	
		EINs	EINs	
5.	Where you live		If Debtor 2 lives at a different address:	
		5408 W Gladys Chicago, IL 60644		
Cook County If your above,		Number, Street, City, State & ZIP Code	Number, Street, City, State & ZIP Code	
			County	
		If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.	If Debtor 2's mailing address is different from yours, fill it in here. Note that the court will send any notices to this mailing address.	
		Number, P.O. Box, Street, City, State & ZIP Code	Number, P.O. Box, Street, City, State & ZIP Code	
6.	Why you are choosing this district to file for	Check one:	Check one:	
	bankruptcy	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	☐ I have another reason. Explain. (See 28 U.S.C. § 1408.)	

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Case number (if known) Debtor 1 Wilma Logan

ar	Tell the Court About	Your Ba	ankruptcy Ca	ase					
7.	The chapter of the Bankruptcy Code you are				of each, see <i>Notice Required</i> page 1 and check the appro	d by 11 U.S.C. § 342(b) for Individuals Filir priate box.	ng for Bankruptcy		
	choosing to file under	■ Ch	apter 7						
		☐ Ch	apter 11						
		☐ Ch	apter 12						
		☐ Ch	napter 13						
3.	How you will pay the fee		about how yo	r the entire fee when I file my petition. Please check with the clerk's office in your local cou w you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's your attorney is submitting your payment on your behalf, your attorney may pay with a credit					
					tallments. If you choose this is (Official Form 103A).	option, sign and attach the Application for	ach the Application for Individuals to Pay		
			I request the but is not req applies to yo	uest that my fee be waived (You may request this option only if you are filing for Chapter 7. By law, as not required to, waive your fee, and may do so only if your income is less than 150% of the official powers to your family size and you are unable to pay the fee in installments). If you choose this option, you application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.					
			the Application	on to Have the C	Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your pe	etition.		
9. Have you filed for bankruptcy within the last 8 years? □ Yes.									
	lust o years.	— 16.	District		When	Case number			
			District		When	Case number			
			District		When	Case number			
10.	Are any bankruptcy	= N.							
	cases pending or being	■ No							
	filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	☐ Yes	S.						
			Debtor			Relationship to you			
			District		When	Case number, if known			
			Debtor	-		Relationship to you			
			District		When	Case number, if known			
11.	Do you rent your residence?	■ No	Go to I	ine 12.					
	residence :	☐ Yes	s. Has yo	our landlord obta	ained an eviction judgment ag	ainst you and do you want to stay in your	residence?		
				No. Go to line	12.				
				Yes. Fill out Inbankruptcy per		tion Judgment Against You (Form 101A) a	nd file it with this		

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Document Page 4 of 45 Case number (if known) Debtor 1 Wilma Logan Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor of any full- or part-time No. Go to Part 4. business? Name and location of business ☐ Yes. A sole proprietorship is a business you operate as Name of business, if any an individual, and is not a separate legal entity such as a corporation, partnership, or LLC. Number, Street, City, State & ZIP Code If you have more than one sole proprietorship, use a separate sheet and attach it to this petition. Check the appropriate box to describe your business: Health Care Business (as defined in 11 U.S.C. § 101(27A)) Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate Chapter 11 of the deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of **Bankruptcy Code and are** operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure you a small business in 11 U.S.C. 1116(1)(B). debtor? I am not filing under Chapter 11. No. For a definition of small business debtor, see 11 I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy ☐ No. U.S.C. § 101(51D). I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. ☐ Yes. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have any No. property that poses or is ☐ Yes. alleged to pose a threat of imminent and What is the hazard? identifiable hazard to public health or safety? Or do you own any If immediate attention is

property that needs immediate attention?

> For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

needed, why is it needed?

Where is the property?

Number, Street, City, State & Zip Code

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Debtor 1 Wilma Logan Page 5 of 45 Case number (if known)

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

 □ I am not required to receive a briefing about credit counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

□ I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit
counseling because of:

☐ Incapacity.

I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

☐ Disability.

My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

☐ Active duty.

I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

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Deb	tor 1 Wilma Logan		Documen	Case number	(if known)	
Part	6: Answer These Quest	ions for Re	porting Purposes			
16.	What kind of debts do you have?		Are your debts primarily consumer debts? Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."			
			☐ No. Go to line 16b.			
			Yes. Go to line 17.			
				iness debts? Business debts are debts t ment or through the operation of the busi		
			☐ No. Go to line 16c.			
			☐ Yes. Go to line 17.			
		16c.	State the type of debts you owe	e that are not consumer debts or busines	s debts	
17.	Are you filing under Chapter 7?	□ No.	l am not filing under Chapter 7.	Go to line 18.		
			you estimate that after any exempt proper able to distribute to unsecured creditors?	erty is excluded and administrative expenses		
	be available for distribution to unsecured creditors?		□ Yes			
18.	How many Creditors do you estimate that you owe?	■ 1-49 □ 50-99 □ 100-19 □ 200-99		☐ 1,000-5,000 ☐ 5001-10,000 ☐ 10,001-25,000	☐ 25,001-50,000 ☐ 50,001-100,000 ☐ More than100,000	
		L 200-99	9			
19.	How much do you estimate your assets to be worth?	□ \$100,0	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	□ \$1,000,001 - \$10 million □ \$10,000,001 - \$50 million □ \$50,000,001 - \$100 million □ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
20.	How much do you estimate your liabilities to be?	□ \$100,0	0,000 1 - \$100,000 01 - \$500,000 01 - \$1 million	☐ \$1,000,001 - \$10 million ☐ \$10,000,001 - \$50 million ☐ \$50,000,001 - \$100 million ☐ \$100,000,001 - \$500 million	☐ \$500,000,001 - \$1 billion ☐ \$1,000,000,001 - \$10 billion ☐ \$10,000,000,001 - \$50 billion ☐ More than \$50 billion	
Part	7: Sign Below					
For	you	If I have cl	nosen to file under Chapter 7, I	re under penalty of perjury that the inform am aware that I may proceed, if eligible, ef available under each chapter, and I ch	under Chapter 7, 11,12, or 13 of title 11,	
		document	I have obtained and read the r	pay or agree to pay someone who is not notice required by 11 U.S.C. § 342(b).		
		I understa bankrupto and 3571.	nd making a false statement, co a case can result in fines up to s	oncealing property, or obtaining money o		
		/s/ Wilma Wilma Lo Signature	<u> </u>	Signature of Debtor	2	
		Executed	February 17, 2017 MM / DD / YYYY	Executed on MM	/ DD / YYYY	

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Debtor 1 Wilma Logan Case number (if known)

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

/s/ Bennie W Fernandez Signature of Attorney for Debtor	Date	February 17, 2017 MM / DD / YYYY
Bennie W Fernandez Printed name		
Fernandez & Associates		
108 Madison Oak Park, IL 60302		
Number, Street, City, State & ZIP Code		
Contact phone 708-386-1812	Email address	bennie161@sbcglobal.net
Bar number & State		_

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		Docum	eni Paue o di 45	
Fill in this infor	mation to identify your	case:		
Debtor 1	Wilma Logan			
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS	
Case number (if known)				☐ Check if this is an amended filing
				amended ming

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

	value o	f what you own
	\$	0.00
	\$	1,320.00
	\$	1,320.00
		abilities t you owe
art 1 of Schedule D	\$	0.00
	\$	0.00
E/F	\$	15,633.00
Your total liabilities	\$	15,633.00
	\$	2,062.66
	\$	2,090.00
m to the court with your	other sch	iedules.
	art 1 of Schedule D E/F	\$

Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to

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the court with your other schedules.

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Case number (if known) Debtor 1 Wilma Logan

8.	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR , Form 122B Line 11; OR , Form 122C-1 Line 14.	\$ 2,200.00

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

From Part 4 on Schedule E/F, copy the following:	Total	l claim
9a. Domestic support obligations (Copy line 6a.)	\$	0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$	0.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_	0.00
9d. Student loans. (Copy line 6f.)	\$_	0.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$_	0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+\$_	0.00
9g. Total. Add lines 9a through 9f.	\$	0.00

Case 17-04655 Doc 1 Filed 02/17/17 Entered 02/17/17 13:54:55 Desc Main Page 10 of 45 Document Fill in this information to identify your case and this filing: Debtor 1 Wilma Logan Middle Name First Name Last Name Debtor 2 First Name Middle Name Last Name (Spouse, if filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number Check if this is an amended filing Official Form 106A/B Schedule A/B: Property 12/15 In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question. Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In 1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property? No. Go to Part 2. ☐ Yes. Where is the property? Part 2: Describe Your Vehicles Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases. 3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles ■ No □ Yes 4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories ■ No ☐ Yes 5 Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for \$0.00 pages you have attached for Part 2. Write that number here..... Part 3: Describe Your Personal and Household Items Do you own or have any legal or equitable interest in any of the following items? Current value of the portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware □ No

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

■ No

☐ Yes. Describe.....

Yes. Describe.....

Misc Household Items

\$500.00

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Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

□ No

Institution name: Yes.....

> **Chase Bank Checking Account** 17.1.

\$40.00

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Debtor 1 Wilma Logan

_		17.2.	Chase Bank Savings Account	\$280.00
18		ls, or publicly traded stocks ds, investment accounts with	s brokerage firms, money market accounts	
	■ No □ Yes	Institution or issu	uer name:	
19	Non-publicly traded joint venture	stock and interests in inco	orporated and unincorporated businesses, including an intere	est in an LLC, partnership, and
	■ No □ Yes. Give specific	information about them Name of entity:		
20	Negotiable instrume Non-negotiable instr	nts include personal checks,	egotiable and non-negotiable instruments cashiers' checks, promissory notes, and money orders. t transfer to someone by signing or delivering them.	
21	. Retirement or pensi Examples: Interests ■ No □ Yes. List each according	in IRA, ERISA, Keogh, 401(k	s), 403(b), thrift savings accounts, or other pension or profit-sharin	g plans
	Tes. List each acco	Type of account:	Institution name:	
22		used deposits you have made	e so that you may continue service or use from a company ent, public utilities (electric, gas, water), telecommunications comp	anies, or others
	■ No □ Yes		Institution name or individual:	
23	Annuities (A contract No	ct for a periodic payment of m	oney to you, either for life or for a number of years)	
	☐ Yes	Issuer name and description	n.	
24	26 U.S.C. §§ 530(b)(1	ation IRA, in an account in 1), 529A(b), and 529(b)(1).	a qualified ABLE program, or under a qualified state tuition p	rogram.
	■ No □ Yes	Institution name and descrip	otion. Separately file the records of any interests.11 U.S.C. § 521(c):
25	Trusts, equitable or ■ No	future interests in property	y (other than anything listed in line 1), and rights or powers e	xercisable for your benefit
	☐ Yes. Give specific	information about them		
26			, and other intellectual property ceeds from royalties and licensing agreements	
		information about them		
27	Examples: Building	es, and other general intang permits, exclusive licenses, c	ibles cooperative association holdings, liquor licenses, professional licer	nses
	■ No □ Yes. Give specific	information about them		
IV	loney or property owe	ed to you?		Current value of the portion you own? Do not deduct secured

Official Form 106A/B Schedule A/B: Property page 3

claims or exemptions.

D	ebtor 1	Wilma Logan	Document	Page 13 of 45 Case number (if known)	
28.	. Tax rem ■ No	unds owed to you			
		Give specific informat	ion about them, including whether you alre	eady filed the returns and the tax years	
		0. 10 op 0000	about them, morauming mileurer you am	, a , ca	
	F				
29.	. Family Examp		sum alimony, spousal support, child supp	ort, maintenance, divorce settlement, property	v settlement
	■ No	·	77.1	· · · · · · · · · · · · · · · · · · ·	
	☐ Yes.	Give specific informat	ion		
30.		mounts someone o			
	Examp		isability insurance payments, disability ber loans you made to someone else	nefits, sick pay, vacation pay, workers' compe	nsation, Social Security
	■ No				
	☐ Yes.	Give specific informa	tion		
31	Interes	ts in insurance polic	ies		
01.				(HSA); credit, homeowner's, or renter's insura	nce
	□ No				
	Yes.	Name the insurance of	company of each policy and list its value. Company name:	Beneficiary:	Surrender or refund
			Company name.	Beneficiary.	value:
			Incurence Deliev with AADD		¢0.00
			Insurance Policy with AARP		\$0.00
32.	If you a someo			ed nsurance policy, or are currently entitled to rec	eive property because
33.	Examp ■ No		s, whether or not you have filed a lawsu yment disputes, insurance claims, or right 		
34.	Other o	ontingent and unliq	uidated claims of every nature, includir	ng counterclaims of the debtor and rights to	set off claims
	■ No				
	☐ Yes.	Describe each claim.			
35.	. Any fin	ancial assets you di	d not already list		
	■ No				
	☐ Yes.	Give specific informa	tion		
36			of your entries from Part 4, including a	ny entries for pages you have attached	\$320.00
Pa	art 5: Des	scribe Any Business-Re	elated Property You Own or Have an Interest	In. List any real estate in Part 1.	
37	Do you o	wn or have any legal o	r equitable interest in any business-related p	property?	
	■ No. Go	, ,	r equitable interest in any business-related p	oroperty:	
	_	to to line 38.			
Pa			Commercial Fishing-Related Property You Ow st in farmland, list it in Part 1.	n or Have an Interest In.	
46.	. Do you	own or have any led	gal or equitable interest in any farm- or	commercial fishing-related property?	
	_ `	Go to Part 7.	- · · · · · · · · · · · · · · · · · · ·	5 1 2 2 3	
	☐ Yes.	Go to line 47.			

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Document Page 14 of 45 Case number (if known) Debtor 1 Wilma Logan

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above 53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership ☐ Yes. Give specific information....... 54. Add the dollar value of all of your entries from Part 7. Write that number here \$0.00 List the Totals of Each Part of this Form Part 8: 55. Part 1: Total real estate, line 2 \$0.00 56. Part 2: Total vehicles, line 5 \$0.00 57. Part 3: Total personal and household items, line 15 \$1,000.00 58. Part 4: Total financial assets, line 36 \$320.00 59. Part 5: Total business-related property, line 45 \$0.00 60. Part 6: Total farm- and fishing-related property, line 52 \$0.00 Part 7: Total other property not listed, line 54 61. \$0.00 Total personal property. Add lines 56 through 61... \$1,320.00 Copy personal property total \$1,320.00 63. Total of all property on Schedule A/B. Add line 55 + line 62 \$1,320.00

Official Form 106A/B Schedule A/B: Property page 5 Case 17-04655 Doc 1 Filed 02/17/17 Entered 02/17/17 13:54:55 Desc Main

Page 15 of 45 Document Fill in this information to identify your case: Debtor 1 Wilma Logan Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

4/16

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions—such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds—may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1:	Identify t	ne Property	You Claim	as Exempt
---------	------------	-------------	-----------	-----------

- 1. Which set of exemptions are you claiming? Check one only, even if your spouse is filing with you.
 - You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 - ☐ You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)
- 2. For any property you list on Schedule A/B that you claim as exempt, fill in the information below.

Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amo	ount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Che	ck only one box for each exemption.	
Misc Household Items Line from Schedule A/B: 6.1	\$500.00 ■		\$500.00	735 ILCS 5/12-1001(b)
Zino nomi Gomedalo 702. et i			100% of fair market value, up to any applicable statutory limit	
Misc Wearing Apparel Line from Schedule A/B: 11.1	\$500.00		\$500.00	735 ILCS 5/12-1001(a)
Line from Genedate AVD.			100% of fair market value, up to any applicable statutory limit	
Chase Bank Checking Account Line from Schedule A/B: 17.1	\$40.00		\$40.00	735 ILCS 5/12-1001(b)
Ellie II olii ochedale 24B. 17.1			100% of fair market value, up to any applicable statutory limit	
Chase Bank Savings Account Line from Schedule A/B: 17.2	\$280.00		\$280.00	735 ILCS 5/12-1001(b)
Line from Scriedule PVD. 11.2			100% of fair market value, up to any applicable statutory limit	
Insurance Policy with AARP	\$0.00		\$0.00	215 ILCS 5/238
LINE HOITI SCHEUUIE A/D. SI.I			100% of fair market value, up to any applicable statutory limit	

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Debtor 1 Wilma Logan

3. Are you claiming a homestead exemption of more than \$160,375?
(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

No

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

No

Yes

Fill in this information to identify your case: Debtor 1 Wilma Logan Middle Name First Name Last Name Debtor 2 (Spouse if, filing) First Name Middle Name Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

- 1. Do any creditors have claims secured by your property?
 - No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below.

Case 17-04655 Doc 1 Filed 02/17/17 Entered 02/17/17 13:54:55 Desc Main Page 18 of 45 Document Fill in this information to identify your case: Debtor 1 Wilma Logan Middle Name Last Name First Name Debtor 2 First Name Middle Name Last Name (Spouse if, filing) United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing Official Form 106E/F Schedule E/F: Creditors Who Have Unsecured Claims Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on Schedule A/B: Property (Official Form 106A/B) and on Schedule G: Executory Contracts and Unexpired Leases (Official Form 106G). Do not include any creditors with partially secured claims that are listed in Schedule D: Creditors Who Have Claims Secured by Property. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. If you have no information to report in a Part, do not file that Part. On the top of any additional pages, write your name and case number (if known). Part 1: List All of Your PRIORITY Unsecured Claims Do any creditors have priority unsecured claims against you? No. Go to Part 2. ☐ Yes. List All of Your NONPRIORITY Unsecured Claims Part 2: 3. Do any creditors have nonpriority unsecured claims against you? ☐ No. You have nothing to report in this part. Submit this form to the court with your other schedules. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.lf you have more than three nonpriority unsecured claims fill out the Continuation Page of Part 2. **Total claim** 4.1 **Capital One Auto Finan** Last 4 digits of account number 1001 \$11,911.00 Nonpriority Creditor's Name Opened 9/28/09 Last Active 3901 Dallas Pkwy When was the debt incurred? 9/17/10 Plano, TX 75093 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims

■ No

☐ Yes

■ Other. Specify Automobile

lacksquare Debts to pension or profit-sharing plans, and other similar debts

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Debtor 1 Wilma Logan Case number (if know) 4.2 **Dvra Billing** Last 4 digits of account number S911 \$0.00 Nonpriority Creditor's Name Opened 3/19/12 Last Active 2701 Loker Av West When was the debt incurred? 3/18/13 Carlsbad, CA 92008 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ■ Other. Specify Installment Sales Contract ☐ Yes 4.3 **Harvard Collection** 2600 \$692.00 Last 4 digits of account number Nonpriority Creditor's Name Opened 1/09/14 Last Active 4839 N Elston Ave When was the debt incurred? 1/01/10 Chicago, IL 60630 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney II Dept Of Human Svc ☐ Yes 4.4 I C System Inc Last 4 digits of account number 5001 \$226.00 Nonpriority Creditor's Name Opened 8/29/11 Last Active Po Box 64378 When was the debt incurred? 5/01/11 Saint Paul, MN 55164 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No lacksquare Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney At T Midwest ☐ Yes

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Debtor 1 Wilma Logan Case number (if know) 4.5 Mab&T-Santander Consum Last 4 digits of account number 3896 \$1.069.00 Nonpriority Creditor's Name Opened 10/26/14 Last Active Po Box 961245 When was the debt incurred? 2/16/16 Fort Worth, TX 76161 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ■ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: ☐ At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims Debts to pension or profit-sharing plans, and other similar debts ■ No ☐ Yes ■ Other. Specify Charge Account 4.6 Nationwide Credit & Co Last 4 digits of account number \$630.00 8585 Nonpriority Creditor's Name 815 Commerce Dr Ste 270 When was the debt incurred? Opened 3/11/13 Oak Brook, IL 60523 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent ☐ Unliquidated Debtor 2 only ☐ Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt $\hfill\square$ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Collection Attorney Rush Oak Park Hospit ☐ Yes 4.7 **Peoples Engy** Last 4 digits of account number 1298 \$670.00 Nonpriority Creditor's Name Opened 3/01/14 Last Active 200 East Randolph When was the debt incurred? 8/17/15 Chicago, IL 60601 Number Street City State Zlp Code As of the date you file, the claim is: Check all that apply Who incurred the debt? Check one. ■ Debtor 1 only ☐ Contingent Debtor 2 only ■ Unliquidated Debtor 1 and Debtor 2 only ☐ Disputed Type of NONPRIORITY unsecured claim: At least one of the debtors and another ☐ Student loans ☐ Check if this claim is for a community debt ☐ Obligations arising out of a separation agreement or divorce that you did not Is the claim subject to offset? report as priority claims ■ No Debts to pension or profit-sharing plans, and other similar debts ■ Other. Specify Utility Company ☐ Yes

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Debtor 1	Wilma Lo	gan	Document	– Paye 2. –	Case no	umber (if know)				
	Peoples En		Last 4 digits of acc	ount number	6909		\$435.00			
	Nonpriority Cred	ditor's Name			Onon	ed 10/06/15 Last Active				
	200 East Ra Chicago, IL		When was the deb	incurred?	2/16/1					
	_	City State Zlp Code	As of the date you	file, the claim i	s: Check	all that apply				
	Who incurred	the debt? Check one.								
	Debtor 1 on	ly	☐ Contingent	☐ Contingent						
	Debtor 2 on	ly	☐ Unliquidated							
	Debtor 1 and	d Debtor 2 only	☐ Disputed							
	☐ At least one	of the debtors and another	Type of NONPRIOR	RITY unsecured	l claim:					
	☐ Check if thi	is claim is for a community	☐ Student loans							
	debt	•			ration agr	reement or divorce that you did not				
	_	bject to offset?	report as priority clai							
	No		·	•	•	and other similar debts				
	☐ Yes		Other. Specify	■ Other. Specify Utility Company						
	Peoples En		Last 4 digits of acc	ount number	4509		\$0.00			
	Nonpriority Cred	ditor's Name			Open	ed 4/08/08 Last Active				
200 East Randolph Chicago, IL 60601 Number Street City State Zlp Code Who incurred the debt? Check one.		When was the debt	incurred?	14						
		As of the date you	file, the claim i	s: Check	all that apply					
	Debtor 1 on	ly	☐ Contingent							
	Debtor 2 on	lv	☐ Unliquidated							
	Debtor 1 and		☐ Disputed							
	_	of the debtors and another	Type of NONPRIORITY unsecured claim: ☐ Student loans ☐ Obligations arising out of a separation agreement or divorce that you did not report as priority claims ☐ Debts to pension or profit-sharing plans, and other similar debts							
	_	is claim is for a community								
	debt	is claim is for a community								
	Is the claim su	bject to offset?								
	No									
	☐ Yes		■ Other. Specify Utility Company							
Part 3:	List Others	s to Be Notified About a Debt	That You Already L	isted						
is tryin have m	g to collect fro nore than one o	m you for a debt you owe to some	one else, list the orig ou listed in Parts 1 or	inal creditor in	Parts 1 c	dy listed in Parts 1 or 2. For exampl or 2, then list the collection agency editors here. If you do not have add	here. Similarly, if you			
Part 4:	Add the A	mounts for Each Type of Unse	cured Claim							
	he amounts of unsecured cla		s. This information is t	or statistical re	eporting	purposes only. 28 U.S.C. §159. Add	the amounts for each			
						Total Claim				
	6a. otal ims	Domestic support obligations			6a.	\$ 0.00				
from Pa		Taxes and certain other debts yo	ou owe the governme	nt	6b.	\$ 0.00				
	6c.	Claims for death or personal inju	ury while you were int	oxicated	6c.	\$ 0.00				
	6d.	Other. Add all other priority unsect	ured claims. Write that	amount here.	6d.	\$ 0.00				
	6e.	Total Priority. Add lines 6a throug	h 6d.		6e.	\$				
						Total Claim				

claims from Part 2

Official Form 106 E/F

Total

Obligations arising out of a separation agreement or divorce that you did not report as priority claims
Debts to pension or profit-sharing plans, and other similar debts

6f.

6g.

6h.

Student loans

6f.

6g.

6h.

0.00

0.00

0.00

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Debtor 1 Wilma Logan

6i. Other. Add all other nonpriority unsecured claims. Write that amount 6i. 15,633.00 here. Total Nonpriority. Add lines 6f through 6i. 6j. 15,633.00

Fill in this information to identify your case: Debtor 1 Wilma Logan Middle Name Last Name First Name Debtor 2 First Name Middle Name (Spouse if, filing) Last Name United States Bankruptcy Court for the: NORTHERN DISTRICT OF ILLINOIS Case number (if known) ☐ Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
 - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 - ☐ Yes. Fill in all of the information below even if the contacts of leases are listed on Schedule A/B:Property (Official Form 106 A/B).
- List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

	Person or	company wit Name, Numb	h whom you have the o	contract or lease	State what the contract or lease is for
2.1					
	Name				
					<u> </u>
	Number	Street			
	City		State	ZIP Code	
2.2					
	Name				
	Number	Street			
					_
	City		State	ZIP Code	
2.3					
	Name				
	Number	Street			<u>—</u>
	City		State	ZIP Code	
2.4					
	Name				_
	Number	Street			_
	Nullibei	Street			
	City		State	ZIP Code	_
2.5					
	Name				<u>—</u>
	Number	Street			<u> </u>
	City		State	ZIP Code	_
	•				

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Fill in this	information to identify your				
Debtor 1	Wilma Logan				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fili	ng) First Name	Middle Name	Last Name		
United Sta	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case num	ber				
(if known)					Check if this is an amended filing
Ott: •: •	Farma 400				•
	l Form 106H Iule H: Your Cod	obtoro			40/45
Scried	iule n. Your Cou	eprorz			12/15
	and case number (if known) you have any codebtors? (If y			e as a codebtor.	
■ No					
☐ Yes	3				
	hin the last 8 years, have you na, California, Idaho, Louisiana,				states and territories include
■ No.	. Go to line 3.				
☐ Yes	s. Did your spouse, former spou	ise, or legal equivalent live	with you at the time?		
in line Form	e 2 again as a codebtor only i	f that person is a guaran	tor or cosigner. Make	sure you have listed the	with you. List the person shown creditor on Schedule D (Official chedule E/F, or Schedule G to fill
	Column 1: Your codebtor Name, Number, Street, City, State and ZI	P Code		Column 2: The cred Check all schedules	itor to whom you owe the debt that apply:
3.1				Schedule D, line	
	Name			☐ Schedule E/F, lin	
_				☐ Schedule G, line	
	Number Street City	State	ZIP Code		
3.2				☐ Schedule D, line	
	Name			Schedule E/F, lin	e
				☐ Schedule G, line	

Street

State

Number

City

ZIP Code

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							1				
	in this information to identify your captor 1 Wilma Logal										
	otor 2					_					
	ted States Bankruptcy Court for the	: NORTHERN DISTRIC	T OF ILLI	NOIS							
	se number nown)						☐ Ar				
0	fficial Form 106I						M	M / DD/ Y	YYY		
S	chedule I: Your Inc	ome									12/15
sup spo atta	as complete and accurate as possiblying correct information. If you use. If you are separated and you ch a separate sheet to this form.	are married and not filing wi	ng jointly, th you, do	and your spont included	oouse i e inforr	s liv natio	ing with yon about	you, inclu your spo	ude informa ouse. If more	ation abou e space is	t your needed,
1.	Fill in your employment information.		Debtor 1					Debtor 2	or non-filin	ng spouse	•
	If you have more than one job,	Employment status		loyed				☐ Emplo	oyed		
	attach a separate page with information about additional	p.c.ycc.	☐ Not employed					☐ Not e	mployed		
	employers.	Occupation	Mainte	nance							
	Include part-time, seasonal, or self-employed work.	Employer's name	Armarl	(
	Occupation may include student or homemaker, if it applies.	Employer's address		3301 S Rhodes Chicago, IL							
		How long employed the	here?	15 Years	i			_			
Par	Give Details About Mor	nthly Income									
	mate monthly income as of the dause unless you are separated.	ate you file this form. If y	you have n	othing to rep	oort for	any I	ine, write	\$0 in the	space. Inclu	ıde your no	on-filing
	u or your non-filing spouse have mo e space, attach a separate sheet to		mbine the	information	for all e	mplo	oyers for t	hat perso	n on the line	s below. If	you need
							For Deb	tor 1	For Debte		
2.	List monthly gross wages, sala deductions). If not paid monthly, or				2.	\$	2,3	383.33	\$	N/A	_
3.	Estimate and list monthly overt	ime pay.			3.	+\$		0.00	+\$	N/A	- -

2,383.33

N/A

Calculate gross Income. Add line 2 + line 3.

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Deb	tor 1	Wilma Logan	_	С	ase number (if ki	nown)				
					For Debtor 1			r Debtor n-filing s		
	Cop	by line 4 here	4.	-	\$ 2,383	3.33	\$		N/A	- -
5.	List	all payroll deductions:								
	5a.	Tax, Medicare, and Social Security deductions	5a	ı. ;	\$ 320).67	\$		N/A	
	5b.	Mandatory contributions for retirement plans	5b		i —————	0.00	\$		N/A	_
	5c.	Voluntary contributions for retirement plans	5c	. :	\$	0.00	\$		N/A	_
	5d.	Required repayments of retirement fund loans	5d			0.00			N/A	_
	5e.	Insurance	5e			0.00			N/A	_
	5f.	Domestic support obligations	5f.			0.00	-		N/A	_
	5g. 5h.	Union dues Other deductions. Specify:	5g 5h		. — — — — — — — — — — — — — — — — — — —	0.00	·		N/A N/A	_
_			_		·	0.00	- :-			_
6.		the payroll deductions. Add lines 5a+5b+5c+5d+5e+5f+5g+5h.	6.	9).67	- \$_		N/A	_
7.	Cal	culate total monthly take-home pay. Subtract line 6 from line 4.	7.	9	2,062	2.66	_ \$_		N/A	<u>. </u>
8.	List 8a.	t all other income regularly received: Net income from rental property and from operating a business, profession, or farm Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total								
		monthly net income.	8a	ı. :	\$ (0.00	\$		N/A	
	8b.	Interest and dividends	8b			0.00	- ' -		N/A	_
	8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.	8c	:. !	\$	0.00	\$		N/A	_
	8d.		8d		·	0.00	- ' -		N/A	_
	8e.	Social Security	8e		: ———·	0.00	\$		N/A	_
	8f.	Other government assistance that you regularly receive Include cash assistance and the value (if known) of any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies. Specify: Pension or retirement income	8f. 8g			0.00	- - - - - - -		N/A N/A	_
	8g. 8h.	Other menth by income Consider	8h		·	0.00	- + \$-		N/A	_
	0	Other monthly income. Specify:				,	·		1471	_
9.	Add	d all other income. Add lines 8a+8b+8c+8d+8e+8f+8g+8h.	9.	\$	(0.00	\$_		N/	A
10.	Cal	culate monthly income. Add line 7 + line 9.	10.	\$	2,062.66	+ \$		N/A	= \$	2,062.66
		the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.		· —	_,				' -	_,
11.	Incl othe Do	te all other regular contributions to the expenses that you list in Schedule ude contributions from an unmarried partner, members of your household, your er friends or relatives. not include any amounts already included in lines 2-10 or amounts that are not ecify:	depe		. ,		·	Schedule	e J. +\$	0.00
12.		d the amount in the last column of line 10 to the amount in line 11. The restet that amount on the Summary of Schedules and Statistical Summary of Certaillies						e. 12.	\$	2,062.66
13.	Do	you expect an increase or decrease within the year after you file this form No.	?							ly income
	\Box	Yes. Explain:								

Official Form 106I Schedule I: Your Income page 2

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Fill	n this inf <u>orma</u>	ition to identify y	our <u>case:</u>			1		
Debt		Wilma Loga				Ch∈	eck if this is: An amended filing	
	tor 2 ouse, if filing)						A supplement short	wing postpetition chapter the following date:
Unite	ed States Bankr	ruptcy Court for the	: NORTH	IERN DISTRICT OF ILLIN	OIS		MM / DD / YYYY	
	e number nown)							
		orm 106J	Evnor			-		
Be a	as complete a		possible eded, atta	If two married people ar ch another sheet to this				
Part	1: Descr	ribe Your House	hold					
	■ No. Go to □ Yes. Doe	o line 2. es Debtor 2 live	·	ate household? al Form 106J-2, <i>Expens</i> es	s for Separate House	e <i>hold</i> of Del	btor 2.	
2.	Do you have	e dependents?	■ No					
	Do not list D Debtor 2.	ebtor 1 and	☐ Yes.	Fill out this information for each dependent	Dependent's relat Debtor 1 or Debto		Dependent's age	Does dependent live with you?
	Do not state dependents							□ No □ Yes □ No □ Yes □ No □ Yes □ No □ Yes
3.	expenses o	penses include f people other t d your depende	han $_{\square}$	No Yes				☐ Yes
Esti exp	imate your ex		our bankr	y Expenses uptcy filing date unless y y is filed. If this is a supp				
the		h assistance an		government assistance i cluded it on <i>Schedule I:</i> \			Your exp	penses
4.		or home owners		ses for your residence. I r lot.	nclude first mortgag	e 4.	\$	800.00
	If not includ	led in line 4:						
		estate taxes				4a.	·	0.00
	•	rty, homeowner' maintenance, re		's insurance Ipkeep expenses		4b. 4c.	·	0.00 0.00
_	4d. Home	owner's associa	tion or con	dominium dues		4d.	\$	0.00
5.	Additional r	nortgage paym	ents for yo	our residence, such as ho	me equity loans	5.	\$	0.00

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Debtor 1	Wilma Logan	Case num	ber (if known)	
6. Utili	ties:			
6a.	Electricity, heat, natural gas	6a.	\$	130.00
6b.	Water, sewer, garbage collection	6b.	\$	0.00
6c.	Telephone, cell phone, Internet, satellite, and cable services	6c.	·	100.00
6d.	Other. Specify: Cell Phone	6d.	*	60.00
	d and housekeeping supplies	7.	·	500.00
	dcare and children's education costs	7. 8.	\$	
		o. 9.	\$	0.00
	hing, laundry, and dry cleaning		·	50.00
	onal care products and services	10.	\$	100.00
	ical and dental expenses	11.	\$	100.00
	sportation. Include gas, maintenance, bus or train fare.	12.	\$	250.00
	ot include car payments. ertainment, clubs, recreation, newspapers, magazines, and books	13.		
			·	0.00
	ritable contributions and religious donations	14.	\$	0.00
i. Insu	rance. ot include insurance deducted from your pay or included in lines 4 or 20.			
	Life insurance	15a.	¢	0.00
	Health insurance	15a. 15b.		
			·	0.00
	Vehicle insurance	15c.	· -	0.00
	Other insurance. Specify:	15d.	\$	0.00
	es. Do not include taxes deducted from your pay or included in lines 4 or 20.	40	•	
Spec		16.	\$	0.00
	allment or lease payments:	47-	Φ.	0.00
	Car payments for Vehicle 1	17a.		0.00
	Car payments for Vehicle 2	17b.	·	0.00
	Other. Specify:	17c.	·	0.00
	Other. Specify:	17d.	\$	0.00
	r payments of alimony, maintenance, and support that you did not report as	40	Φ.	0.00
	ucted from your pay on line 5, Schedule I, Your Income (Official Form 106I).	18.		
	er payments you make to support others who do not live with you.		\$	0.00
Spec	·	19.		
	er real property expenses not included in lines 4 or 5 of this form or on Sche			
	Mortgages on other property	20a.		0.00
20b.	Real estate taxes	20b.	\$	0.00
20c.	Property, homeowner's, or renter's insurance	20c.	\$	0.00
20d.	Maintenance, repair, and upkeep expenses	20d.	\$	0.00
20e.	Homeowner's association or condominium dues	20e.	\$	0.00
. Othe	er: Specify:	21.	+\$	0.00
	· · ·			2.00
	ulate your monthly expenses			_
	Add lines 4 through 21.		\$	2,090.00
22b.	Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2		\$	
22c.	Add line 22a and 22b. The result is your monthly expenses.		\$	2,090.00
	rulate your monthly net income.		•	
	Copy line 12 (your combined monthly income) from Schedule I.	23a.		2,062.66
23b.	Copy your monthly expenses from line 22c above.	23b.	-\$	2,090.00
23c.	Subtract your monthly expenses from your monthly income.	00*	· ·	-27.34
	The result is your monthly net income.	23c.	\$	-21.34
	ou expect an increase or decrease in your expenses within the year after yo			
	xample, do you expect to finish paying for your car loan within the year or do you expect your fication to the terms of your mortgage?	r mortgage	payment to increas	se or decrease because o
	, , ,			
■ N				
\square Y	es. Explain here:			

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Fill in thi	s information to identify your	case:			
Debtor 1	Wilma Logan				
	First Name	Middle Name	Last Name		
Debtor 2 (Spouse if, fi	iling) First Name	Middle Name	Last Name		
(Spouse II, II	iling) First Name	Middle Name	Last Name		
United St	ates Bankruptcy Court for the:	NORTHERN DISTRICT	OF ILLINOIS		
Case nun	nhar				
(if known)					☐ Check if this is an
					amended filing
	Form 106Dec				
Decla	aration About a	ın Individual	Debtor's So	chedules	12/15
lf two ma	rried people are filing together	r, both are equally respo	nsible for supplying cor	rect information.	
You must	file this form whenever you fi	le bankruptcy schedule:	s or amended schedules	s. Making a false stater	ment, concealing property, or
obtaining	money or property by fraud in	n connection with a ban), or imprisonment for up to 20
years, or	both. 18 U.S.C. §§ 152, 1341, 1	519, and 3571.			
	Sign Below				
Did	you pay or agree to pay some	one who is NOT an atto	rnev to help you fill out t	pankruptcy forms?	
	,		,p ,		
	No				
П	Yes. Name of person			Attach Bankı	ruptcy Petition Preparer's Notice,
					and Signature (Official Form 119)
Unde	er penalty of perjury, I declare	that I have read the sum	mary and schedules file	ed with this declaration	n and
	they are true and correct.	and that o road the can	imary and contouring	a with time decidration	
v	/o/ Wilmoo Longu		v		
_	/s/ Wilma Logan Wilma Logan		X Signature of	Debtor 2	
	Signature of Debtor 1		Oignature of	DODIOI Z	
I	Date February 17, 2017		Date		

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Fil	l in this inforn	nation to identify you	r case:								
De	btor 1	Wilma Logan									
_	h. (O	First Name	Middle Name	Last Name							
	btor 2 ouse if, filing)	First Name	Middle Name	Last Name							
Un	ited States Bar	nkruptcy Court for the:	NORTHERN DISTRICT C	OF ILLINOIS							
	se number					Check if this is an					
					a	mended filing					
<u> </u>	· · · · · · -	407									
	fficial Fo	-	Affaira far Individ	luale Filing for P	ankruntav	4/4/					
			Affairs for Individ			4/16					
info	rmation. If m	ore space is needed,	attach a separate sheet to		equally responsible for sup y additional pages, write you						
nur	nber (if knowr	n). Answer every que	stion.								
Pa	rt 1: Give D	etails About Your Ma	arital Status and Where You	Lived Before							
1.	What is you	r current marital statu	us?								
	☐ Married■ Not mar	ried									
2.	During the la	During the last 3 years, have you lived anywhere other than where you live now?									
	■ No	■ No									
	_	t all of the places you	lived in the last 3 years. Do no	ot include where you live nov	I.						
	Debtor 1 Pr	ior Address:	Dates Debtor 1 lived there	Debtor 2 Prior Ac	Idress:	Dates Debtor 2 lived there					
3. stat					ity property state or territory						
o.u.	_	50 molado / m.20ma, 00			iso, rende, rraeimigien and r	,					
	■ No □ Yes. Ma	ake sure vou fill out Sc	hedule H: Your Codebtors (Ot	ficial Form 106H).							
		•	·								
Pa	rt 2 Explai	n the Sources of You	ır Income								
4.	Fill in the total	al amount of income yo	mployment or from operating ou received from all jobs and a have income that you received	all businesses, including part		ndar years?					
	□ No										
		in the details.									
			Dobtor 4		Dobtor 2						
			Debtor 1 Sources of income	Gross income	Debtor 2 Sources of income	Gross income					
			Check all that apply.	(before deductions and exclusions)	Check all that apply.	(before deductions and exclusions)					
	r last calenda inuary 1 to De	r year: ecember 31, 2016)	☐ Wages, commissions, bonuses, tips	\$30,000.00	☐ Wages, commissions, bonuses, tips						
			☐ Operating a business		☐ Operating a business						

Official Form 107

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Document Page 31 of 45 Case number (if known) Debtor 1 Wilma Logan Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income Gross income Check all that apply. (before deductions and Check all that apply. (before deductions exclusions) and exclusions) For the calendar year before that: \$31,888.00 ☐ Wages, commissions, ■ Wages, commissions, (January 1 to December 31, 2015) bonuses, tips bonuses, tips ☐ Operating a business ☐ Operating a business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income from** Sources of income **Gross income** Describe below. each source Describe below. (before deductions (before deductions and and exclusions) exclusions) Part 3: List Certain Payments You Made Before You Filed for Bankruptcy Are either Debtor 1's or Debtor 2's debts primarily consumer debts? Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425* or more? □ No. Go to line 7. ☐ Yes List below each creditor to whom you paid a total of \$6,425* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. ☐ Yes List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. **Creditor's Name and Address Dates of payment** Amount you Was this payment for ... **Total amount** paid still owe Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony.

Total amount

paid

Amount you

still owe

Dates of payment

Yes. List all payments to an insider.

Insider's Name and Address

Reason for this payment

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Document Page 32 of 45 Debtor 1 Wilma Logan Case number (if known) 8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider? Include payments on debts guaranteed or cosigned by an insider. No Yes. List all payments to an insider **Insider's Name and Address Total amount** Amount you Reason for this payment Dates of payment paid still owe Include creditor's name Part 4: Identify Legal Actions, Repossessions, and Foreclosures Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No П Yes. Fill in the details. Case title Nature of the case Court or agency Status of the case Case number Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. П Yes. Fill in the information below **Creditor Name and Address Describe the Property** Date Value of the property **Explain what happened** 11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt? Yes. Fill in the details. **Creditor Name and Address** Describe the action the creditor took Date action was Amount Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official? No П Yes Part 5: List Certain Gifts and Contributions 13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person? Yes. Fill in the details for each gift. Gifts with a total value of more than \$600 Describe the gifts Dates you gave Value per person the gifts Person to Whom You Gave the Gift and Address: 14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity? Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total Value Describe what you contributed Dates you more than \$600 contributed Charity's Name Address (Number, Street, City, State and ZIP Code)

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster,

Case 17-04655 Doc 1 Filed 02/17/17 Entered 02/17/17 13:54:55 Desc Main Document Page 33 of 45 Debtor 1 Wilma Logan Case number (if known) or gambling? Nο Yes. Fill in the details. Describe the property you lost and Describe any insurance coverage for the loss Date of your Value of property how the loss occurred loss lost Include the amount that insurance has paid. List pending insurance claims on line 33 of Schedule A/B: Property. Part 7: List Certain Payments or Transfers 16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition? Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required in your bankruptcy. Nο Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment **Email or website address** made Person Who Made the Payment, if Not You Fernandez & Associates 3/9/16 \$600.00 108 Madison Oak Park, IL 60302 17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors? Do not include any payment or transfer that you listed on line 16. No Yes. Fill in the details. Person Who Was Paid Description and value of any property Date payment Amount of Address transferred or transfer was payment made 18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs? Include both outright transfers and transfers made as security (such as the granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement. Nο Yes. Fill in the details. **Person Who Received Transfer** Description and value of Describe any property or Date transfer was **Address** property transferred payments received or debts made paid in exchange Person's relationship to you

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

☐ Yes. Fill in the details.

Name of trust Description and value of the property transferred Date Transfer was made

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Debtor 1 Wilma Logan

Part 8:	List of Certain Financial	Accounts, Instruments,	Safe Deposit Boxes	and Storage Units
i ait o.	List of ocitain i manolar	Accounts, monantinones,	, ouic Deposit Doxes,	, and otorage ornio

							
20.	Within 1 year before you filed for I sold, moved, or transferred? Include checking, savings, money houses, pension funds, cooperati No Yes. Fill in the details.	market, or ot	her financial accou	unts; certificates	of deposit		
	Name of Financial Institution and Address (Number, Street, City, State and Code)		st 4 digits of count number	Type of accou	int or	Date account was closed, sold, moved, or transferred	Last balance before closing or transfer
21.	Do you now have, or did you have cash, or other valuables?	within 1 year	before you filed fo	or bankruptcy, an	y safe dep	osit box or other deposi	tory for securities,
	■ No □ Yes. Fill in the details.						
	Name of Financial Institution Address (Number, Street, City, State and ZIP Code) Who else had access to it? Address (Number, Street, City, State and ZIP Code) State and ZIP Code)				Do you still have it?		
22.	Have you stored property in a store	rage unit or pl	ace other than you	r home within 1	year befor	e you filed for bankrupto	y?
	■ No □ Yes. Fill in the details.						
	Name of Storage Facility Address (Number, Street, City, State and	ZIP Code)	Who else has or to it? Address (Number, State and ZIP Code)		Describe t	the contents	Do you still have it?
Pa	rt 9: Identify Property You Hold o	or Control for	Someone Else				
23.	Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.						
	■ No □ Yes. Fill in the details.						
	Owner's Name Address (Number, Street, City, State and	ZIP Code)	Where is the pro (Number, Street, City, Code)		Describe t	the property	Value
Pa	rt 10: Give Details About Environr	mental Informa	ation				
For	the purpose of Part 10, the following	ng definitions	apply:				
	Environmental law means any fed toxic substances, wastes, or mate regulations controlling the cleanu	erial into the a	ir, land, soil, surfac	e water, ground			
	Site means any location, facility, or to own, operate, or utilize it, include		-	environmental la	aw, wheth	er you now own, operate	, or utilize it or used
	Hazardous material means anythi hazardous material, pollutant, cor	_		as a hazardous	waste, haz	zardous substance, toxid	substance,
Rep	port all notices, releases, and proce	edings that yo	ou know about, reg	ardless of when	they occu	rred.	
24.	Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						
	■ No □ Yes. Fill in the details.						
	Name of site Address (Number, Street, City, State and	ZIP Code)	Governmental un Address (Number, ZIP Code)			onmental law, if you it	Date of notice

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Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?

■ No
□ Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?
■ No
□ Yes. Name of Person _____. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

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Case number (if known) Document

Debtor 1 Wilma Logan

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			· ·	
Fill in this inform	mation to identify you	r case:		
Debtor 1	Wilma Logan			
	First Name	Middle Name	Last Name	_
Debtor 2	First Name	Middle Norse	LastNama	_
(Spouse if, filing)	First Name	Middle Name	Last Name	
United States Ba	ankruptcy Court for the:	NORTHERN DIST	RICT OF ILLINOIS	_
Case number				
(if known)				☐ Check if this is an
				amended filing
O((:-:-1 E-	400			
Official Fo				
Statemer	nt of Intentic	on for Indiv	iduals Filing Under Cha	12/15 12/15
				-
If you are an indi	ividual filing under ch	apter 7, you must fill	out this form if:	
creditors have	e claims secured by y	our property, or		
You must file thi	ever is earlier, unless t	within 30 days after	ot expired. you file your bankruptcy petition or by the d e time for cause. You must also send copies	
	eople are filing togeth	er in a joint case, bo	th are equally responsible for supplying cor	rect information. Both debtors must
	and accurate as possi our name and case nu		needed, attach a separate sheet to this form	n. On the top of any additional pages,
Part 1: List Yo	our Creditors Who Ha	ve Secured Claims		
For any credit information be		Part 1 of Schedule D	: Creditors Who Have Claims Secured by Pr	operty (Official Form 106D), fill in the
	editor and the property	that is collateral	What do you intend to do with the propert secures a debt?	by that Did you claim the property as exempt on Schedule C?
Creditor's			☐ Surrender the property.	□No
name:			Retain the property and redeem it.	<u> </u>
			Retain the property and enter into a	☐ Yes
Description of			Reaffirmation Agreement.	
property			☐ Retain the property and [explain]:	
securing debt:	•			

Official Form 108

Creditor's

Creditor's

Description of

securing debt:

Description of

securing debt:

name:

property

Creditor's

name:

property

Statement of Intention for Individuals Filing Under Chapter 7

☐ Surrender the property.

☐ Surrender the property.

☐ Surrender the property.

☐ Retain the property and redeem it.

☐ Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

☐ Retain the property and redeem it.

 \square Retain the property and enter into a

Reaffirmation Agreement.

☐ Retain the property and [explain]:

□ No

☐ Yes

□ No

☐ Yes

☐ No

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Debt	or 1	Wilma Logan	Case number (if know	vn)
D ₀	ame: escripti operty ecuring		 □ Retain the property and redeem it. □ Retain the property and enter into a Reaffirmation Agreement. □ Retain the property and [explain]: 	☐ Yes
n the	ny une inforr	mation below. Do not list rea	Property Leases use that you listed in Schedule G: Executory Contracts and Unexpired leases. Unexpired leases are leases that are still in effect; property lease if the trustee does not assume it. 11 U.S.C. § 365(p	the lease period has not yet ended.
Des	cribe y	our unexpired personal prop	erty leases	Will the lease be assumed?
Des	or's na cription erty:	me: of leased		□ No □ Yes
Des	or's na cription erty:	me: of leased		□ No □ Yes
Des	or's na cription erty:	me: of leased		□ No □ Yes
Des	or's na cription erty:	me: of leased		□ No □ Yes
Des	or's na cription erty:	me: of leased		□ No □ Yes
Des	or's na cription erty:	me: of leased		□ No □ Yes
Desc	or's na cription erty:	me: of leased		□ No □ Yes
Part Jnde	3: S		have indicated my intention about any property of my estate that	
•	•	at is subject to an unexpired		
X	Wilma	ilma Logan a Logan cure of Debtor 1	X Signature of Debtor 2	
	Date	February 17, 2017	Date	

Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

This notice is for you if:

You are an individual filing for bankruptcy, and

Your debts are primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of Bankruptcy Code:

Chapter 7 - Liquidation

Chapter 11 - Reorganization

Chapter 12 - Voluntary repayment plan for family farmers or fishermen

Chapter 13 - Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

Chapter 7:	Liquidation
\$245	filing fee
\$75	administrative fee
+ \$15	trustee surcharge
\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

most taxes;

most student loans;

domestic support and property settlement obligations;

most fines, penalties, forfeitures, and criminal restitution obligations; and

certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

fraud or theft;

fraud or defalcation while acting in breach of fiduciary capacity;

intentional injuries that you inflicted; and

death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A–1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A–2).

If your income is above the median for your state, you must file a second form —the *Chapter 7 Means Test Calculation* (Official Form 122A–2). The calculations on the form— sometimes called the *Means Test*—deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

Chapter 11: Reorganization

\$1,167 filing fee

+ \$550 administrative fee

\$1,717 total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

Read These Important Warnings

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

domestic support obligations,

most student loans,

certain taxes,

debts for fraud or theft,

debts for fraud or defalcation while acting in a fiduciary capacity,

most criminal fines and restitution obligations,

certain debts that are not listed in your bankruptcy papers,

certain debts for acts that caused death or personal injury, and

certain long-term secured debts.

Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

For more information about the documents and their deadlines, go to: http://www.uscourts.gov/bkforms/bankruptcy_forms.html#procedure.

Bankruptcy crimes have serious consequences

If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury—either orally or in writing—in connection with a bankruptcy case, you may be fined, imprisoned, or both.

All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together—called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days *before* you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: http://justice.gov/ust/eo/hapcpa/ccde/cc_approved.html

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/BankruptcyResources/ApprovedCredit AndDebtCounselors.aspx.

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list. Case 17-04655 Doc 1 Filed 02/17/17 Entered 02/17/17 13:54:55 Desc Main Document Page 43 of 45

B2030 (Form 2030) (12/15)

United States Bankruptcy Court Northern District of Illinois

In re	e Wilma Logan		Case No.				
		Debtor(s)	Chapter	7			
	DISCLOSURE OF COMPE	ENSATION OF ATTOR	RNEY FOR DE	EBTOR(S)			
	Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2010 compensation paid to me within one year before the fillible rendered on behalf of the debtor(s) in contemplation	ing of the petition in bankruptcy,	or agreed to be paid	to me, for services re			
	For legal services, I have agreed to accept		\$	1,206.00			
	Prior to the filing of this statement I have received		\$	600.00			
	Balance Due		\$	606.00			
2.	The source of the compensation paid to me was:						
	■ Debtor □ Other (specify):						
3.	The source of compensation to be paid to me is:						
	■ Debtor □ Other (specify):						
4.	■ I have not agreed to share the above-disclosed com	pensation with any other person	unless they are mem	bers and associates of	my law firm.		
	☐ I have agreed to share the above-disclosed compen copy of the agreement, together with a list of the na				aw firm. A		
5.	In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:						
	 a. Analysis of the debtor's financial situation, and rend b. Preparation and filing of any petition, schedules, state. c. Representation of the debtor at the meeting of credid. [Other provisions as needed] 	ntement of affairs and plan which	may be required;		ruptcy;		
	Negotiations with secured creditors to reaffirmation agreements and applicati 522(f)(2)(A) for avoidance of liens on he	ons as needed; preparation	emption planning; and filing of moti	preparation and fons pursuant to 1	iling of 1 USC		
5.	By agreement with the debtor(s), the above-disclosed for Representation of the debtors in any diany other adversary proceeding.			es, relief from stay	actions or		
		CERTIFICATION					
	I certify that the foregoing is a complete statement of a pankruptcy proceeding.	ny agreement or arrangement for	payment to me for r	epresentation of the d	ebtor(s) in		
F	ebruary 17, 2017	/s/ Bennie W Ferr	nandez				
\overline{D}	Date	Bennie W Fernan Signature of Attorne					
		Fernandez & Ass					
		108 Madison Oak Park, IL 6030	12				
		708-386-1812 Fa					
		bennie161@sbcg	lobal.net				
		Name of law firm					

United States Bankruptcy CourtNorthern District of Illinois

		1 (of the H District of Hillions		
In re	Wilma Logan		Case No.	
	-	Debtor(s)	Chapter 7	
	VE	ERIFICATION OF CREDITOR N	MATRIX	
		Number o	f Creditors:	9
	The above-named Debtor(s) (our) knowledge.) hereby verifies that the list of cred	itors is true and correct t	to the best of my
Date:	February 17, 2017	/s/ Wilma Logan Wilma Logan Signature of Debtor		

Capital One Auto Finan 3901 Dallas Pkwy Plano, TX 75093

Dvra Billing 2701 Loker Av West Carlsbad, CA 92008

Harvard Collection 4839 N Elston Ave Chicago, IL 60630

I C System Inc Po Box 64378 Saint Paul, MN 55164

Mab&T-Santander Consum Po Box 961245 Fort Worth, TX 76161

Nationwide Credit & Co 815 Commerce Dr Ste 270 Oak Brook, IL 60523

Peoples Engy 200 East Randolph Chicago, IL 60601

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Peoples Engy 200 East Randolph Chicago, IL 60601